

United States Bankruptcy Court  
District of Maryland

In re:  
Ronald G. Schultz  
Debtor

Case No. 12-32275-RAG  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0416-1

User: mmaloneyr  
Form ID: definmgt

Page 1 of 2  
Total Noticed: 2

Date Rcvd: Dec 17, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2012.

db +Ronald G. Schultz, 8627 Vast Rose Drive, Columbia, MD 21045-5966  
aty +Charles J. Broida, 5401 Twin Knolls Road, No 7, Columbia, MD 21045-3257

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

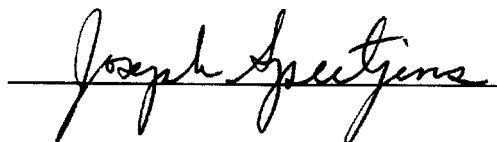
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2012

Signature:



District/off: 0416-1

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2012 at the address(es) listed below:

Charles J. Broida on behalf of Debtor Ronald Schultz cbroida@prodigy.net  
Lori S. Simpson 7trustee@lsimpsonlaw.com, md34@ecfcbis.com

TOTAL: 2

Form definmgt

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at Baltimore**

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**In re: Case No.: 12-32275 RAG Chapter: 7**

Ronald G. Schultz  
Debtor(s)

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**NOTICE OF REQUIREMENT TO FILE A  
STATEMENT OF COMPLETION OF COURSE IN  
PERSONAL FINANCIAL MANAGEMENT  
(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in Personal Financial Management and file the Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) by **3/15/13**.

The Personal Financial Management Certificate (Official Form 23) is a statement by an individual debtor or joint debtors certifying that they have completed an instructional course in personal financial management from an approved personal financial management provider. It is required to be filed pursuant to Federal Rules of Bankruptcy Procedures, Rule 1007(b)(7). The Financial Management Course is obtained after the bankruptcy petition is filed.

If the debtor(s) does not file the Personal Financial Management Certificate (Official Form 23) by the due date stated on this notice, **the case will be closed without a discharge**. The debtor(s) will have to file a motion to reopen the case to allow for the filing of the certificate of completion of a course in Personal Financial Management. The debtor(s) must pay the full filing fee for such motion.

Information on the Personal Financial Management Course can be found on the U.S. Trustee Program web site: [http://www.usdoj.gov/ust/eo/bapcpa/ccde/de\\_approved.htm](http://www.usdoj.gov/ust/eo/bapcpa/ccde/de_approved.htm)

Please note, the Personal Financial Management Course Certificate should not be confused with the Certificate of Credit Counseling which should be filed with the petition. The Personal Financial Management Course Certification (Official Form 23) is a separate filing requirement.

Dated: 12/17/12

Mark D. Sammons, Clerk of Court  
by Deputy Clerk, Michelle Maloney-Raymond  
Team Phone: 410-962-0795